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## No. S 811

### CARESHIELD LIFE AND LONG-TERM CARE ACT 2019 (ACT 26 OF 2019)

#### CARESHIELD LIFE AND LONG-TERM CARE (TRANSITIONAL PROVISIONS FOR FORMER ELDERSHIELD SCHEME AND FORMER ELDERSHIELD SUPPLEMENT SCHEME) REGULATIONS 2021

##### ARRANGEMENT OF REGULATIONS

###### Regulation

1. Citation and commencement
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In exercise of the powers conferred by section 64 of the CareShield Life and Long-Term Care Act 2019, the Minister for Health makes the following Regulations:

#### **Citation and commencement**

1. These Regulations are the CareShield Life and Long-Term Care (Transitional Provisions for former ElderShield Scheme and former ElderShield Supplement Scheme) Regulations 2021 and come into operation on 1 November 2021.

#### **Definitions**

2. In these Regulations —

“approved insurer” means any insurer approved by the Minister for Health before the transfer date for the purposes of the Central Provident Fund (Withdrawals for ElderShield

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Scheme) Regulations (Cap. 36, Rg 29) as in force immediately before the transfer date;

“dependant”, in relation to a CPF member, means —

- (a) the CPF member’s spouse, child or parent;
- (b) the CPF member’s sibling or grandparent, who is a citizen of Singapore or a permanent resident of Singapore; or
- (c) any other person whom the Board approved before the transfer date as a dependant for the purposes of the Central Provident Fund (Withdrawals for ElderShield Scheme) Regulations as in force immediately before the transfer date;

“former ElderShield Supplement Scheme” means an insurance scheme established and maintained by the Ministry of Health before the transfer date for the purposes of allowing an individual insured under the former ElderShield Scheme to purchase a supplementary severe disability insurance policy from an approved insurer to provide additional severe disability insurance benefits over and above the former ElderShield Scheme;

“Fund” means the Central Provident Fund established under section 6 of the Central Provident Fund Act;

“supplementary disability insurance policy” means any insurance policy provided by an approved insurer under a Supplement Scheme.

### **Transitional provisions for former ElderShield Scheme**

3.—(1) This regulation applies to every individual insured under the former ElderShield Scheme immediately before the transfer date.

(2) For the purposes of regulations 7, 16, 17, 18, 19, 20, 21 and 22 of the CareShield Life and Long-Term Care (ElderShield Scheme) Regulations 2021 (G.N. No. S 810/2021), the premiums paid for the individual’s insurance cover under the former ElderShield Scheme are treated as premiums paid for the individual’s insurance cover under the ESH Scheme.

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(3) For the purposes of regulations 7, 26 and 27 of the CareShield Life and Long-Term Care (ElderShield Scheme) Regulations 2021, the benefits paid to an individual insured under the former ElderShield Scheme and the duration for which the benefits were paid to the individual under the former ElderShield Scheme are treated as benefits paid to him or her, and the duration for which the benefits were paid to him or her under the ESH Scheme, respectively.

(4) For the purposes of regulations 13, 14, 16 and 17 of the CareShield Life and Long-Term Care (ElderShield Scheme) Regulations 2021, an authorisation by the Board under regulation 3(5) of the Central Provident Fund (Withdrawals for ElderShield Scheme) Regulations as in force immediately before the transfer date, for a CPF member to withdraw moneys standing to his or her credit in his or her medisave account in the Fund for the payment of a premium payable under the former ElderShield Scheme by his or her dependant who is insured under the former ElderShield Scheme, is treated as an approval under regulation 14 of the CareShield Life and Long-Term Care (ElderShield Scheme) Regulations 2021 if —

- (a) the withdrawal is authorised by the Board before the transfer date; and
- (b) the CPF member is the only person authorised to pay the premiums for his or her dependant's insurance cover under the former ElderShield Scheme immediately before the transfer date.

(5) In paragraph (4), the terms and conditions (if any) imposed by the Board for the authorisation under regulation 3(5) of the Central Provident Fund (Withdrawals for ElderShield Scheme) Regulations as in force immediately before the transfer date, continue to apply to the approval under regulation 14 of the CareShield Life and Long-Term Care (ElderShield Scheme) Regulations 2021.

(6) For the purposes of regulations 16 and 17 of the CareShield Life and Long-Term Care (ElderShield Scheme) Regulations 2021 —

- (a) a reference to a shortfall in the premiums payable in regulations 16(3)(c) and 17(3)(b)(ii) includes a shortfall in

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the premiums payable for the insured person's insurance cover under the former ElderShield Scheme; and

- (b) moneys withdrawn from the relevant CPF member's medisave account before the transfer date to pay a premium for the insured person's insurance cover under the former ElderShield Scheme, are treated as moneys withdrawn from the relevant CPF member's medisave account to pay a premium for the insured person's insurance cover under the ESH Scheme.

(7) For the purposes of regulation 17 of the CareShield Life and Long-Term Care (ElderShield Scheme) Regulations 2021, a representation made to the Board, or information provided to the Board, by a relevant CPF member or a dependant of the relevant CPF member in connection with an application for payment of a premium for the insurance cover of the dependant under the former ElderShield Scheme to be deducted from the relevant CPF member's medisave account, is treated as a representation made, or information provided, in connection with an application for payment of a premium for the insurance cover of the dependant under the ESH Scheme to be deducted from the relevant CPF member's medisave account.

(8) In this regulation, "relevant CPF member" has the meaning given by regulation 13 of the CareShield Life and Long-Term Care (ElderShield Scheme) Regulations 2021.

### **Transitional provisions for former ElderShield Supplement Scheme**

4.—(1) Every individual insured under any severe disability insurance policy under the former ElderShield Supplement Scheme (called in this regulation a former policy) immediately before the transfer date is treated as being insured under a supplementary disability insurance policy for the purposes of the CareShield Life and Long-Term Care (Supplement Scheme) Regulations 2020 (G.N. No. S 850/2020) beginning on the transfer date.

(2) For the purposes of regulations 5, 6, 7 and 11 of the CareShield Life and Long-Term Care (Supplement Scheme) Regulations 2020 —

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- (a) an authorisation by the Board under regulation 3(5) of the Central Provident Fund (Withdrawals for ElderShield Scheme) Regulations as in force immediately before the transfer date for a CPF member to withdraw moneys standing to his or her credit in his or her medisave account in the Fund for the payment of a premium payable under a former policy under which he or she is insured, is treated as an authorisation under regulation 5(4) of the CareShield Life and Long-Term Care (Supplement Scheme) Regulations 2020 if the withdrawal is authorised by the Board before the transfer date; and
- (b) an authorisation by the Board under regulation 3(5) of the Central Provident Fund (Withdrawals for ElderShield Scheme) Regulations as in force immediately before the transfer date for a CPF member to withdraw moneys standing to his or her credit in his or her medisave account in the Fund for the payment of a premium payable under a former policy by his or her dependant who is insured under that policy, is treated as an authorisation under regulation 5(4) of the CareShield Life and Long-Term Care (Supplement Scheme) Regulations 2020 if the withdrawal is authorised by the Board before the transfer date.

(3) In paragraph (2), the terms and conditions (if any) imposed by the Board for the authorisation under regulation 3(5) of the Central Provident Fund (Withdrawals for ElderShield Scheme) Regulations as in force immediately before the transfer date continue to apply to the authorisation under regulation 5(4) of the CareShield Life and Long-Term Care (Supplement Scheme) Regulations 2020.

(4) For the purposes of regulations 9, 10 and 11 of the CareShield Life and Long-Term Care (Supplement Scheme) Regulations 2020 —

- (a) a premium paid for an individual's insurance cover under a former policy before the transfer date is treated as a premium paid for a supplementary disability insurance policy; and

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(b) moneys withdrawn from a CPF member's medisave account before the transfer date to pay a premium for a former policy are treated as moneys withdrawn from the CPF member's medisave account to pay a premium for a supplementary disability insurance policy.

(5) For the purposes of regulation 10 of the CareShield Life and Long-Term Care (Supplement Scheme) Regulations 2020, a representation made to the Board, or information provided to the Board, by a CPF member for any purpose connected with the Central Provident Fund (Withdrawals for ElderShield Scheme) Regulations as in force immediately before the transfer date, is treated as a representation made, or information provided, for any purpose connected with the CareShield Life and Long-Term Care (Supplement Scheme) Regulations 2020.

(6) For the purposes of regulation 11(1)(d) of the CareShield Life and Long-Term Care (Supplement Scheme) Regulations 2020, a representation made to the Board, or information provided to the Board, by a CPF member, any dependant of the CPF member or an approved insurer in connection with an application for payment of a premium for the insurance cover of the CPF member or his or her dependant under a former policy, is treated as a representation made, or information provided, in connection with an application for payment of a premium for the insurance cover of the CPF member or his or her dependant under a supplementary disability insurance policy.

Made on 27 October 2021.

CHAN YENG KIT  
*Permanent Secretary,  
Ministry of Health,  
Singapore.*

[MH 111:08/11-6; AG/LEGIS/SL/31C/2020/9 Vol. 1]

(To be presented to Parliament under section 64(4) of the CareShield Life and Long-Term Care Act 2019).